

## UNITED STATES BANKRUPTCY COURT District of Arizona

## Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/14/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

### See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

LUIS R GARCIA  
37 SOUTH 167TH LANE  
GOODYEAR, AZ 85338

CAROL GARCIA  
37 SOUTH 167TH LANE  
GOODYEAR, AZ 85338

Case Number:  
2:10-bk-10828-CGC

Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos:  
xxx-xx-4875  
xxx-xx-5984

Attorney for Debtor(s) (name and address):  
JOSEPH W. CHARLES  
LAW OFFICES OF JOSEPH W. CHARLES, P.C.  
PO BOX 1737  
GLENDALE, AZ 85311-1737  
Telephone number: 623-939-6546

Bankruptcy Trustee (name and address):  
MAUREEN GAUGHAN  
PO BOX 6729  
CHANDLER, AZ 85246-6729  
Telephone number: 480-899-2036

### Meeting of Creditors

Date: **May 17, 2010**

Time: **02:00 PM**

Location: **US Trustee Meeting Room, 230 N. First Avenue, Suite 102, Phoenix, AZ**

### Presumption of Abuse under 11 U.S.C. § 707(b)

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

### Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 7/16/10**

### Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

### Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

### Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

### Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

#### Address of the Bankruptcy Clerk's Office:

U.S. Bankruptcy Court, Arizona  
230 North First Avenue, Suite 101  
Phoenix, AZ 85003-1727  
Telephone number: (602) 682-4000

#### For the Court:

Clerk of the Bankruptcy Court:  
Brian D. Karth

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: 4/19/10

**EXPLANATIONS****B9A (Official Form 9A) (12/07)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Administrative Expenses in a Converted Case	If this case converted to a Chapter 7, a request for payment of an administrative expense, incurred before conversion, under 11 USC §503(a) must be filed within 90 days after the date set for the meeting of creditors. A governmental unit must file such a request within 180 days after the date of the conversion.
Dismissal of Case	This case shall be dismissed if the debtor(s) fail to appear at the meeting of creditors or fail to timely file all required schedules and statements.
<b>All individual debtors must provide photo identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</b>	
<b>Refer to Other Side for Important Deadlines and Notices</b>	

# CERTIFICATE OF NOTICE

District/off: 0970-2  
Case: 10-10828

User: zachresb  
Form ID: b9a

Page 1 of 1  
Total Noticed: 25

Date Rcvd: Apr 19, 2010

The following entities were noticed by first class mail on Apr 21, 2010.

db/jdb +LUIS R GARCIA, CAROL GARCIA, 37 SOUTH 167TH LANE, GOODYEAR, AZ 85338-6016  
aty JOSEPH W. CHARLES, LAW OFFICES OF JOSEPH W. CHARLES, P.C., PO BOX 1737,  
GLENDALE, AZ 85311-1737  
tr MAUREEN GAUGHAN, PO BOX 6729, CHANDLER, AZ 85246-6729  
9111166 +AMERICAN EXPRESS CENTURION BANK, 7900 Highway 7 #100, Minneapolis MN 55426-4045  
9111168 +AT&T UNIVERSAL CARD/CTIBANK, P. O. Box 6418, The Lakes NV 88901-6418  
9111171 BANK OF AMERICA, P. O. Box 7216, Philadelphia PA 19101  
9111173 EMC MORTGAGE CORP., 800 State Highway, 121 BYP, Lewisville TX 75067-4180  
9111174 +HAMMERMAN & HULTGREN, 3101 N CENTRAL AVE STE 500, PHOENIX AZ 85012-2639  
9111176 +NCO FINANCIAL SYSTEMS INC., 507 Prudential Road, Horsham PA 19044-2368  
9111177 PINNACLE CREDIT SERVICES, P. O. Box 640, Hopkins MN 55343-0640  
9111178 +SECURITY CREDIT SERVIES, LLC, 2623 West Oxford Loop, Oxford MS 38655-5442  
9111179 STEPHENS AND MICHAELS ASSOCIATES, INC., P. O. Box 109, Salem NH 03079-0109  
9111180 +UNIVERSAL CARD/CITIBANK, P. O. Box 2036, Warren MI 48090-2036  
9111182 +US BANK, 5 Revera Drive, Northbrook IL 60062-1566  
9111183 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US BANK, P. O. Box 108, Saint Louis MO 63166)  
9111181 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US BANK, P. O. Box 5830 PD-OR-CIPC, Portland OR 97228-5830)  
9111185 +WELTMAN, WEINBERG & REIS CO LPA, 175 South 3rd Street, Suite 900, Columbus OH 43215-5177  
9111186 ++WFFNB/MARQIS MASTERCARD, P. O. Box 94498, Las Vegas NV 89193-4498

The following entities were noticed by electronic transmission on Apr 19, 2010.

tr EDI: QMGAUGHAN.COM Apr 19 2010 18:53:00 MAUREEN GAUGHAN, PO BOX 6729,  
CHANDLER, AZ 85246-6729  
smg EDI: AZDEPREV.COM Apr 19 2010 18:53:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,  
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650  
9111167 EDI: ACCC.COM Apr 19 2010 18:53:00 ASSET ACCEPTANCE, LLC, P. O. Box 2036,  
Warren MI 48090-2036  
9111169 +E-mail/Text: ACF-EBN@acf-inc.com ATLANTIC CREDIT & FINANCE INC,  
PO BOX 12966, ROANOKE VA 24030-2966  
9111170 +EDI: BANKAMER.COM Apr 19 2010 18:53:00 BANK OF AMERICA, P. O. Box 15026,  
Wilmington DE 19850-5026  
9111172 EDI: DISCOVER.COM Apr 19 2010 18:53:00 DISCOVER FINANCIAL SERVICES, P. O. Box 15316,  
Wilmington DE 19850  
9111175 +EDI: HFC.COM Apr 19 2010 18:53:00 HSBC BANK, P. O. Box 5253, Carol Stream IL 60197-5253  
9111177 EDI: PHINPINN.COM Apr 19 2010 18:53:00 PINNACLE CREDIT SERVICES, P. O. Box 640,  
Hopkins MN 55343-0640  
9111183 EDI: USBANKARS.COM Apr 19 2010 18:53:00 US BANK, P. O. Box 108, Saint Louis MO 63166  
9111181 EDI: USBANKARS.COM Apr 19 2010 18:53:00 US BANK, P. O. Box 5830 PD-OR-CIPC,  
Portland OR 97228-5830  
9111184 +EDI: WFFC.COM Apr 19 2010 18:53:00 WELLS FARGO FINANCIAL CARDS, 3201 North 4th Avenue,  
Sioux Falls SD 57104-0700

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 21, 2010

Signature:

